

## Form `clsnodsc` – `ntcclsnodis`

## **UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

Case No.: 19-25728-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard Charles Lozirk  
92 Waterloo Road  
Budd Lake, NJ 07828

Ida Mae Lozirk  
aka IdaMae Lozirk  
92 Waterloo Road  
Budd Lake, NJ 07828

Social Security No.: **xxx-xx-4687**      **xxx-xx-9551**

Employer's Tax I.D. No.:

## **NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after March 7, 2025 for the reason(s) indicated below.

- Debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
  - Joint debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
  - Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
  - Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: February 5, 2025  
JAN: mlc

Jeanne Naughton  
Clerk